

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Matthew M. Smith  
Cindy M. Smith  
Debtors

Case No. 18-02366-HWV  
Chapter 13

District/off: 0314-1  
Date Rcvd: Mar 28, 2023

User: AutoDocke  
Form ID: 3180WJ2

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Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2023:**

Recip ID	Recipient Name and Address
db/jdb	+ Matthew M. Smith, Cindy M. Smith, 336 Pleasant Drive, Selinsgrove, PA 17870-9436
5069283	+ FedLoan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
5077905	+ First National Bank of Pennsylvania, c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
5069286	+ Jersey Shore State Ban, 300 Market St, Williamsport, PA 17701-6374
5069289	+ South Shore Bank, Attn: Bankruptcy, Po Box 151, Weymouth, MA 02188-0904
5134531	+ U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg PA 17106-9184

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5069258	+ Email/Text: bankruptcynotices@aarons.com	Mar 28 2023 18:43:00	Aarons Sales & Lease, Attn: Bankruptcy, 309 E Paces Ferry Rd Ne, Atlanta, GA 30305-2367
5069259	+ Email/Text: bankruptcycare@affinityfcu.com	Mar 28 2023 18:43:00	Affinity Fcu, 73 Mountainview Blvd Bld, Basking Ridge, NJ 07920-2332
5069260	+ EDI: BANKAMER.COM	Mar 28 2023 22:40:00	Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238
5088125	+ EDI: BANKAMER2.COM	Mar 28 2023 22:40:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5069262	+ EDI: TSYS2	Mar 28 2023 22:40:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
5069266	+ EDI: CITICORP.COM	Mar 28 2023 22:40:00	Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
5085040	+ EDI: CITICORP.COM	Mar 28 2023 22:40:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
5069267	+ EDI: CITICORP.COM	Mar 28 2023 22:40:00	Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
5069268	EDI: WFNNB.COM	Mar 28 2023 22:40:00	Comenity Bank/Bon Ton, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218
5069270	+ EDI: WFNNB.COM	Mar 28 2023 22:40:00	Comenity Bank/Metro, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5069271	+ EDI: WFNNB.COM	Mar 28 2023 22:40:00	Comenity Bank/Peebles, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5069272	+ EDI: WFNNB.COM	Mar 28 2023 22:40:00	Comenity Bank/Pier 1, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125

5069273	+ EDI: WFNNB.COM	Mar 28 2023 22:40:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5069269	+ EDI: WFNNB.COM	Mar 28 2023 22:40:00	Comenity Bank/ctrp&bks, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5069274	EDI: WFNNB.COM	Mar 28 2023 22:40:00	Comenity Capital/Zales, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218
5069275	+ EDI: WFNNB.COM	Mar 28 2023 22:40:00	Comenitybank/venus, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5069276	+ EDI: WFNNB.COM	Mar 28 2023 22:40:00	Comenitybank/wayfair, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5069277	+ EDI: WFNNB.COM	Mar 28 2023 22:40:00	Comenitycapital/boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5069278	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 28 2023 18:48:50	Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
5069298	+ EDI: CITICORP.COM	Mar 28 2023 22:40:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
5072874	EDI: DISCOVER.COM	Mar 28 2023 22:40:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5069280	+ EDI: DISCOVER.COM	Mar 28 2023 22:40:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
5069284	Email/Text: collecadminbankruptcy@fnni.com	Mar 28 2023 18:43:00	First National Bank, Attn: Tina, 1620 Dodge St Mailstop 4440, Omaha, NE 68197
5072703	Email/Text: collecadminbankruptcy@fnni.com	Mar 28 2023 18:43:00	First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197
5077904	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Mar 28 2023 18:43:00	First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
5069285	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Mar 28 2023 18:43:00	First Natl Bk Of Pa, 1 Fnb Blvd, Hermitage, PA 16148-3363
5069264	EDI: JPMORGANCHASE	Mar 28 2023 22:40:00	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
5069287	+ Email/Text: PBNCNotifications@perituservices.com	Mar 28 2023 18:43:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
5095384	^ MEBN	Mar 28 2023 18:37:01	LAKEVIEW LOAN SERVICING LLC, PO BOX 840, Buffalo, NY 14240-0840
5086659	Email/PDF: resurgentbknotifications@resurgent.com	Mar 28 2023 18:48:51	LVNV Funding, LLC its successors and assigns as, assignee of North Star Capital, Acquisition LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5069288	Email/Text: camanagement@mtb.com	Mar 28 2023 18:43:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
5095329	EDI: PRA.COM	Mar 28 2023 22:40:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5069763	+ EDI: RECOVERYCORP.COM	Mar 28 2023 22:41:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5093534	EDI: Q3G.COM	Mar 28 2023 22:41:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
5093533	EDI: Q3G.COM	Mar 28 2023 22:41:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5092412	EDI: Q3G.COM	Mar 28 2023 22:41:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788

5095929	+ Email/Text: bncmail@w-legal.com	Mar 28 2023 18:43:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
5069290	+ EDI: RMSC.COM	Mar 28 2023 22:40:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
5069291	+ EDI: RMSC.COM	Mar 28 2023 22:40:00	Synchrony Bank/Amazon, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
5069292	+ EDI: RMSC.COM	Mar 28 2023 22:40:00	Synchrony Bank/Lowes, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
5069293	+ EDI: RMSC.COM	Mar 28 2023 22:40:00	Synchrony Bank/Sams Club, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
5069294	+ EDI: RMSC.COM	Mar 28 2023 22:40:00	Synchrony Bank/ShopNBC, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
5069295	+ EDI: RMSC.COM	Mar 28 2023 22:40:00	Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
5081976	EDI: USBANKARS.COM	Mar 28 2023 22:41:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
5069281	EDI: USBANKARS.COM	Mar 28 2023 22:41:00	Elan Financial Service, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201
5519732	+ Email/Text: EBN@edfinancial.com	Mar 28 2023 18:43:00	US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
5069297	+ EDI: VERIZONCOMB.COM	Mar 28 2023 22:40:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
5093112	EDI: AIS.COM	Mar 28 2023 22:41:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
5069299	+ EDI: BLUESTEM	Mar 28 2023 22:41:00	Webbank/Gettinton, Attn: Bankruptcy, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
5093603	EDI: WFFC2	Mar 28 2023 22:40:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 19657, Irvine, CA 92623-9657
5069300	+ EDI: WFFC2	Mar 28 2023 22:40:00	Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657
5069301	EDI: WFFC.COM	Mar 28 2023 22:41:00	Wffnb Retail, Cscl Dispute Team, Des Moines, IA 50306
5094678	Email/PDF: bncnotices@becket-lee.com	Mar 28 2023 18:48:52	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 53

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5069261	*+	Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238
5069263	*+	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
5069279	*+	Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
5069265	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
5069296	*+	Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
5069282	*P++	US BANK, PO BOX 5229, CINCINNATI OH 45201-5229, address filed with court:, Elan Financial Service, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 30, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2023 at the address(es) listed below:**

<b>Name</b>	<b>Email Address</b>
Chad James Julius	on behalf of Debtor 1 Matthew M. Smith cjulius@ljacobsonlaw.com brhoades@ljacobsonlaw.com;derashade527@outlook.com
Chad James Julius	on behalf of Debtor 2 Cindy M. Smith cjulius@ljacobsonlaw.com brhoades@ljacobsonlaw.com;derashade527@outlook.com
David William Raphael	on behalf of Creditor First National Bank of Pennsylvania raphaeld@fnb-corp.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmllawgroup.com
Michael Patrick Farrington	on behalf of Creditor Lakeview Loan Servicing LLC mfarrington@kmllawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1 Matthew M. Smith  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 Cindy M. Smith  
(Spouse, if filing)  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court Middle District of Pennsylvania  
Case number: 1:18-bk-02366-HWV

Social Security number or ITIN xxx-xx-8043

EIN \_\_\_\_\_

Social Security number or ITIN xxx-xx-5317

EIN \_\_\_\_\_

**Order of Discharge****12/18**

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Cindy M. Smith

By the  
court:

3/28/23



Henry W. Van Eck, Chief Bankruptcy  
Judge

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**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

Form 3180W

**Chapter 13 Discharge**

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**